

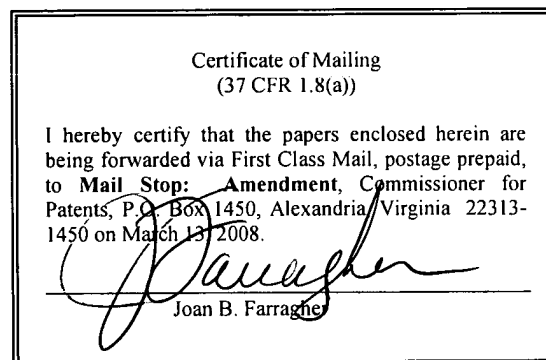


17W 3692  
09/592,776

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant No. : 09/592,776 Confirmation No. 8001  
Applicants : LeRoux et al.  
Filed : June 13, 2000  
Title: SYSTEM AND METHOD FOR PAYMENT DATA PROCESSING  
Art Unit : 3692  
Examiner : Graham, Clement B.  
Docket No. : 013647.00014  
Customer No. : 33649

**Mail Stop: Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450



**RESPONSE TO OFFICE ACTION**

Dear Sir

In response to the Office Action mailed December 13, 2007, Applicants respectfully submit the following amendments in the above-referenced application, and request entry thereof to place the application in condition for Allowability.

**Amendments to the Claims** are reflected in the listing of claims that begin on page 2 of this paper.

**Remarks** begin on page 6 of this paper.

**Conclusion** begins on page 13 of this paper.